



TREATING CUSTOMERS FAIRLY MISSION STATEMENT

EFFECTIVE DATE: 1 APRIL 2023 | VERSION: 3

TREATING CUSTOMERS FAIRLY

Treating Customers Fairly. (TCF) was implemented by the Financial Services Conduct Authority to ensure that the fair treatment of customers is embedded within the culture of all financial services providers and representatives. Oneplan's TCF commitment is not just because of the FSCA requirements but because it is the right thing to do and beneficial to our clients. The six fairness outcomes we are committed to are:

1 CULTURE AND GOVERNANCE

Oneplan clients can be confident that they are dealing with a provider where the fair treatment of its clients is central to its culture.

2 PRODUCT DESIGN

Oneplan's products and services are designed to meet the needs of identified customer groups and marketing is targeted accordingly.

3 CLEAR INFORMATION

Oneplan's clients are given clear information and are kept appropriately informed before, during and after point of sale.

4 SUITABLE ADVICE

Where customers receive advice, the advice is suitable and takes account of their circumstances.

5 PERFORMANCE AND SERVICE

Oneplan endeavours to always provide its clients with products and services that perform as promised and that they have come to expect.

6 CLAIMS, COMPLAINTS AND CHANGES

At Oneplan, we strive to make it as easy and convenient as possible to change products, submit claims, switch providers or lay complaints.

OUR PROMISE TO YOU - WE ARE COMMITTED TO:

- Deliver prompt, friendly, efficient, courteous, and relevant service at all times.
- Have efficient processes in place.
- Continuously improve and identify new technologies and endeavour to excel in the delivery of our service.
- Assist you in making an informed decision whether it may be a new product, claim or amendment of your policy.
- Only provide you with products that you need.



WHAT YOU CAN DO TO HELP

You can assist us with TCF by doing the following:

- Providing and disclosing all the relevant information regarding your personal and medical information to enable us to provide you with products and services suitable to your needs.
- Tell us how we can improve our service and product.
- Inform us of any changes to your personal and medical information to ensure we keep our records up to date.
- Read through all your policy wording, associated documents and regular communications carefully and familiarise yourself with our processes and products.
- Let us know if there is any aspect of our products that you do not understand or are not satisfied with.

FEEDBACK

If we do not fulfil this promise, you may submit a complaint via complaints@oneplan.co.za which we will acknowledge and attend to in line with our Complaints Resolution Policy.